

In the claims:

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41.(Cancelled)

42.(Currently Amended): A method for increasing the expected return of a game, said game comprising a large gaming prize, said large gaming prize being backed at least in part by a payment augmentation module, said payment augmentation module comprising;

- the characterization of a lottery backed security;
- the issuance of said lottery backed security; and
- the selling of said lottery backed security,

said method comprising:

- a) offering to sell tokens to a plurality of players to participate in said game, each of said tokens having a price and a designated residual value;

- b) receiving financial consideration from said players, said financial consideration being equal to the number of said tokens purchased by each of said players times said price of said tokens;
- c) allocating a first portion of said financial consideration to a prize pool, said first portion being greater than zero, said prize pool to be distributed among winners of said game, and said prize pool being less than said large gaming prize;
- d) conducting said game such that there is an outcome of said game wherein said outcome may comprise the designation of a portion of said tokens as winning tokens and said outcome may additionally comprise the designation of at least one of said winning tokens as a large gaming prize winning token;
- e) awarding said prize pool to the owners of said winning tokens if said outcome comprises said designation of winning tokens and awarding said large gaming prize to the owners of said at least one large gaming prize winning token if said outcome comprises said designation of said at least one large gaming prize winning token, wherein at least a portion of said large gaming prize is paid by said payment augmentation module;
- f) allocating a second portion of said financial consideration to purchase assets, said assets having a positive expected return over a period of time such that the expected value of said assets at the end of said period of time is greater than or equal to said financial consideration less said prize pool;
- g) purchasing said assets with said second portion of said financial consideration;
- h) assigning said assets to said tokens, said assignment to each token being in proportion to the price of each of said token times the residual value of each of said tokens;
- i) committing to provide the current market value of said assets at the end of said period of time to the owners of said tokens.

43. (Previously presented) The method of claim 42 wherein said game is a casino game, an internet game or a lottery.
44. (Previously presented) The method of claim 42 wherein said token is either a paper receipt or an electronic receipt.
45. (Previously presented) The method of claim 42 wherein said residual value is 50%.
46. (Previously presented) The method of claim 42 wherein said game is a State run lottery and said assets comprise one or more of a savings bond, fixed income securities, shares of stock, mutual fund shares, derivative instruments with value linked to objectively verifiable economic or financial data, long term bonds paying a guaranteed rate, or shares in an equity index linked to either Standard & Poor's 500 index or a broad market index.
47. (Previously presented) The method of claim 42 wherein said residual value, said expected rate of return on said assets, said period of time, and said prize pool are chosen such that the expected return of said game is greater than the expected return of a conservative investment.
48. (Previously presented) The method of claim 42 wherein said residual value is less than or equal to 80%.
49. (Previously presented) The method of claim 42 wherein said assets comprise a bank account paying interest.
50. (Previously presented) The method of claim 42 wherein said lottery backed security has a correlation coefficient of zero with respect to a given set of other financial instruments.
51. (Previously presented) The method of claim 42 wherein said lottery backed security is a par value AAA rated corporate bond with either a yield equal to the prevailing yield for AAA rated corporate bonds plus 20 basis points if there is no grand prize winner in a multi-state lottery or a yield equal to said prevailing yield for AAA rated

corporate bonds minus 180 basis points if there is at least one grand prize winner in said multi-state lottery and wherein said game comprises said multi-state lottery.

52. (Previously presented) The method of claim 42 wherein at least a portion of said method is carried out on a computer.